INDEPENDENCE
MISSOURI
A GREAT AMERICAN STORY

Stay Well Committee

May 21, 2025 11:00 AM,

In person meeting

17221 East 23rd St S, Independence, MO 64057

To view minutes from last meeting click here.

WELCOME

APPROVAL OF MINUTES

FINANCIAL STATEMENT

1. Presented by the Finance Department

UPDATE FROM CIGNA

1. Presented by Carol Buckner Ayers and Lisa Phillips

FINANCIAL REPORT

1. Presented by CBiz

UPDATE FROM HR

1. Presented by Bethany Dickey

WELLNESS ACTIVITIES

1. Presented by Selena Good

OLD BUSINESS

NEW BUSINESS

1. Cigna Annual Review

NEXT MEETING DATE

1. Jaune 24, 2025, at 2:00 pm in conference room 117 IUC

INDEPENDENCE
★ FINANCE & ADMINISTRATION ★
ACCOUNTING DIVISION

DATE: May 16, 2025

TO: Stay Well Committee

FROM: Jessica Earl, Accounting Manager

SUBJECT: Monthly Financial Report – Stay Well Fund (April 2025)

Attached are the financial statements for the Stay Well Fund for the month ending April 2025.

For the month of April, the OAP1 plan had a net income of $90,289. The OAP2 Plan had a net loss of $241,160 for the month. The Local Plus (LP) Plan realized a net loss of $11,053 for the month. The Base Plan realized a net loss of $11,067 for the month.

Through April, the 10th month of the fiscal year, the Fund is experiencing a net income of $209,030, which has resulted in an ending unrestricted net assets balance of $6,000,502.

Figures and graphs now represent Fund Balance taking the $6,250,000 ARPA program funds received into account. This explains the large spike in the first graph. Since that funding was unusual and supplemental to normal operations, this graph did not include those funds in 2021 and 2022 when they were received. The program has now ended and therefore those funds are now being shown as part of the fund balance.

A few things to note in the financial statement attached:

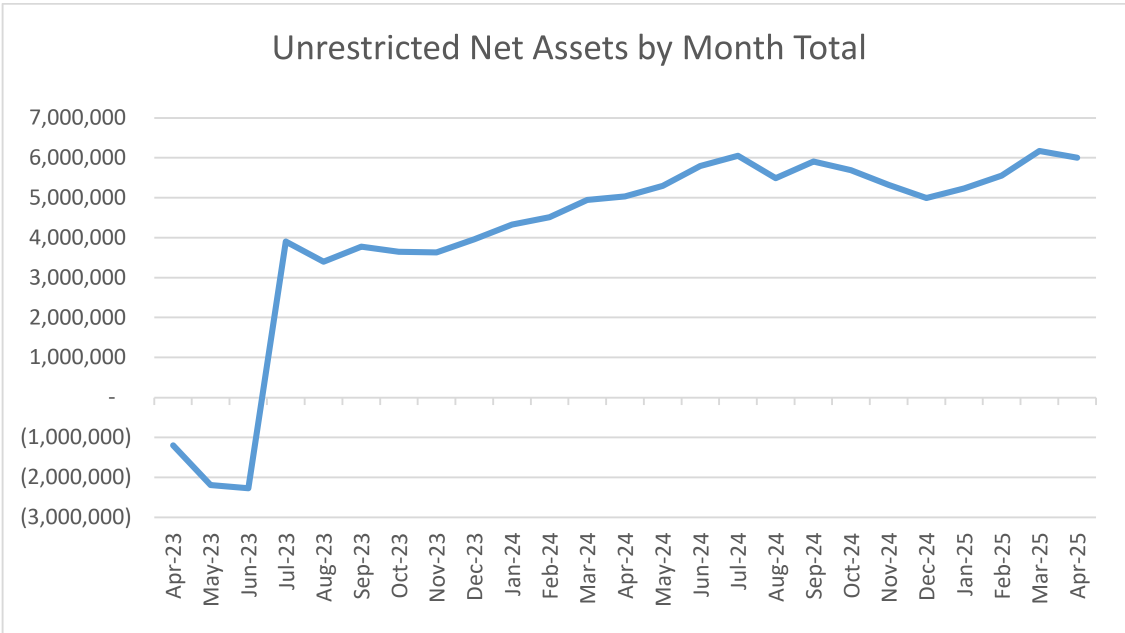
*The $10,000 monthly fee for CBIZ, July through December, was being paid 10% by HR and the balance of $9,000 was being split among the four plans (39% OAP1, 31.1% OAP2, 23.2% LP, and 6.7% BASE). For January through June, it is being paid 10% by HR and the balance of $9,000 is being split among the four plans (32% OAP1, 31.6% OAP2, 26.3% LP, and 10.1% BASE).

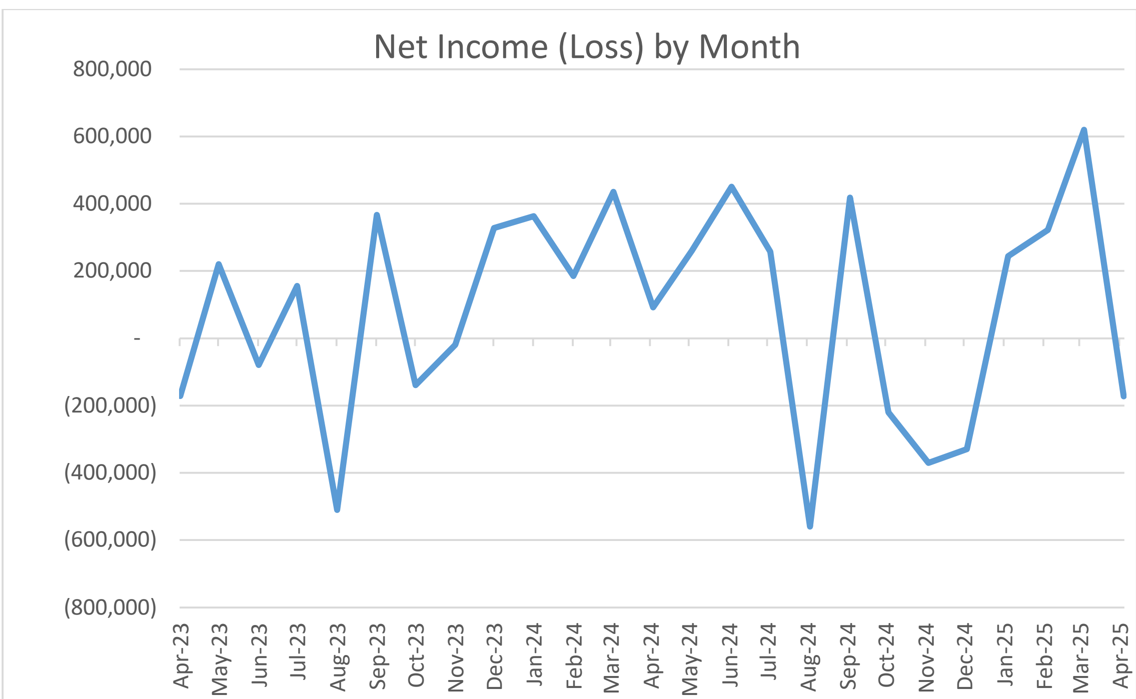
*The prescription rebate reflected in the statement is related to 2024Q2 ($447,139.22), 2024Q3 (451,306.31), and 2024Q4 (457,666.09) and is split based on plan information provided by Cigna.

*As part of the RFP process, Cigna agreed to a $30,000 fee holiday for the month of December 2024 and an $80,000 fee holiday for the month of January 2025. The credits were applied to the December and January Cigna invoices.

*The miscellaneous income shown for December is a result of Cigna checks received for prior year unclaimed property in the total amount of $24,867.16

The IBNR figure reflected on the statement has been updated with the numbers provided by CBIZ as of June 30, 2024. IBNR has decreased by $45,500 since June 2023. This adjustment has been accounted for in the ending retained earnings balance as it is a year-end entry that impacts the fund balance/retained earnings but is not a true expense. For ACFR reporting purposes it will continue to show as an expense as required under Generally Accepted Accounting Principles (GAAP).





Combining Statement of Net Assets
For the month ending April 30, 2025

Assets:	
Pooled cash and investments	7,650,489
Accounts receivable	8,713
Accrued interest receviable	-
Prepaid Items	-
Due from other funds	-
Total assets	7,659,202
Liabilities:	
Accounts and contracts payable	-
Accrued liabilities/Due to other funds	-
Self-insurance claims (IBNR)	1,658,700
Total liabilities	1,658,700
Net Assets:	
Unrestricted	6,000,502
Total net assets (deficit)	6,000,502
Total liabilities and net assets	7,659,202

Stay Well Fund
Statement of Revenues, Expenditures, and Changes in Fund Balances
For the month ending April 30, 2025

	Current Month				Fiscal Year to Date				
	Open Access 1	**Open Access 2**	**Local Plus**	**Base**	**Open Access 1**	**Open Access 2**	**Local Plus**	**Base**	**TOTAL**
Revenues:									
Premiums	697,812	577,537	435,546	96,249	7,191,688	5,484,768	3,871,798	764,865	17,313,119
Prescription Rebates	-	-	-	-	857,085	401,644	87,508	9,875	1,356,112
Insurance Refunds	21,957	2,777	1,850	-	132,467	260,362	62,867	991	456,687
Reinsurance Reimbursement/Stop Loss	-	-	-	-	717,406	426,474	-	-	1,143,880
Total revenues	719,769	580,314	437,396	96,249	8,898,645	6,573,248	4,022,173	775,731	20,269,798
Medical Expenditures									
Administrative Services	19,561	19,179	16,665	6,284	169,523	173,352	110,666	51,179	504,720
Medical Benefits	283,269	475,187	220,646	66,204	4,954,433	4,410,649	1,748,905	203,959	11,317,945
Prescriptions	286,666	184,865	79,970	14,950	3,541,992	1,819,606	703,497	96,605	6,161,701
Stop Loss Premiums	58,871	57,890	49,877	18,969	564,956	513,370	412,366	153,849	1,644,541
Affordable Care Act Research Fee	-	-	-	-	2,509	2,001	1,492	431	6,433
HSA Funding	-	81,510	78,925	-	-	312,785	305,100	-	617,885
Misc.	-	-	-	-	-	-	-	-	-
Total Medical Expenditures	648,367	818,630	446,082	106,407	9,233,413	7,231,762	3,282,026	506,023	20,253,224
Other Expeditures									
Banking Fees	744	-	-	-	6,735	-	-	-	6,735
Other Services (CBIZ)	2,880	2,844	2,367	909	32,580	28,170	21,996	7,254	90,000
Other Services (Claim Review)	-	-	-	-	-	-	-	-	-
Events,Meetings, Printing, Misc Office Supplies	-	-	-	-	1,314	374	58	13	1,758
Total Other Expenses	3,624	2,844	2,367	909	40,629	28,544	22,054	7,267	98,493
Total Operating Expenditures	651,991	821,474	448,449	107,316	9,274,042	7,260,306	3,304,080	513,290	20,351,717
Net Income (Loss) from Operations	67,778	(241,160)	(11,053)	(11,067)	(375,397)	(687,057)	718,093	262,441	(81,920)
Non-Operating Income									
Interest Income	25,838	-	-	-	259,781	-	-	-	259,781
Misc. Income	(3,327)	-	-	-	31,169	-	-	-	31,169
Total non operating income	22,511	-	-	-	290,950	-	-	-	290,950
Net Income (Loss)	90,289	(241,160)	(11,053)	(11,067)	(84,447)	(687,057)	718,093	262,441	209,030
Increase (decrease) in IBNR for current FY									-
Adjusted Beginning Retained Earnings									5,791,472
Ending Retained Earnings									6,000,502

INDEPENDENCE
MISSOURI

2025 Plan Year

Monthly Plan Performance Overview Report

Presented by CBIZ

April 2025

The information in this report is the confidential and proprietary work product of CBIZ and cannot be disclosed, copied, or distributed to outside parties without the prior written consent of CBIZ. This information can be used only for the intended purpose and recipient.

Executive Summary

April 2025

Enrollment

	Current Year				Prior Year	
	April 2025	Change from Prior	YTD Average	Change from Prior	April 2024	YTD Average
Total	**1,142**	**2.2%**	**1,140**	**1.8%**	**1,117**	**1,119**
OAP 1	*180*	-18.2%	*180*	-19.6%	*220*	*224*
OAP 2	*291*	-2.0%	*291*	-1.2%	*297*	*294*
Local Plus	*298*	20.2%	*292*	16.7%	*248*	*251*
Base Plan	*116*	50.6%	*113*	53.0%	*77*	*74*
COBRA	*0*	N/A	*1*	0.0%	*0*	1
Retiree	*257*	-6.5%	*263*	-4.8%	*275*	277

Plan Costs

	April 2025	Change from Prior	YTD Total	Change from Prior	April 2024	YTD Total
Medical Claims	**$1,215,737**	**64.2%**	**$4,520,241**	**32.7%**	**$740,251**	**$3,406,480**
OAP 1 (includes COBRA)	*$194,242*	30.3%	*$1,018,364*	26.6%	*$149,073*	*$804,574*
OAP 2 (includes COBRA)	*$317,553*	37.8%	*$1,250,045*	4.2%	*$230,518*	*$1,199,087*
Local Plus (includes COBRA)	*$259,798*	167.4%	*$732,658*	40.1%	*$97,142*	*$522,797*
Base Plan (includes COBRA)	*$72,383*	1559.7%	*$188,938*	631.0%	*$4,361*	*$25,848*
Retiree (includes runout)	*$371,761*	43.5%	*$1,330,237*	55.7%	*$259,156*	*$854,174*
Rx Claims	**$369,017**	**-17.3%**	**$1,548,829**	**-9.3%**	**$446,473**	**$1,707,327**
OAP 1 (includes COBRA)	*$86,674*	-37.0%	*$451,692*	-22.4%	*$137,524*	*$582,280*
OAP 2 (includes COBRA)	*$127,032*	27.9%	*$413,469*	26.2%	*$99,308*	*$327,689*
Local Plus (includes COBRA)	*$27,293*	14.3%	*$105,949*	61.4%	*$23,886*	*$65,661*
Base Plan (includes COBRA)	*$8,385*	1655.2%	*$20,798*	287.2%	*$478*	*$5,371*
Retiree (includes runout)	*$119,634*	-35.4%	*$556,921*	-23.3%	*$185,277*	*$726,326*
Stop Loss Reimbursements	$0		($579,499)		$0	($183,896)
Rx Rebates	$0		($457,666)		($62,317)	($439,425)
Total Net Claims	**$1,584,755**	**40.9%**	**$5,031,905**	**12.1%**	**$1,124,407**	**$4,490,487**
Fixed Costs	$258,070	17.5%	$1,030,318	17.1%	$219,543	$879,870
Total Net Plan Expenses	**$1,842,825**	**37.1%**	**$6,062,223**	**12.9%**	**$1,343,950**	**$5,370,357**
Total PEPM	*$1,613.68*	34.1%	*$1,329.73*	10.9%	*$1,203.18*	*$1,199.54*

Projected Plan Funding

	April 2025	Change from Prior	YTD Total	Change from Prior	April 2024	YTD Total
Total	**$1,811,399**	**7.1%**	**$7,234,543**	**6.4%**	**$1,690,807**	**$6,800,810**
Surplus/(Deficit)	($31,426)	-109.1%	$1,172,320	-18.0%	$346,857	$1,430,453
Funding Vs. Expenses	101.7%	28.0%	83.8%	6.1%	79.5%	79.0%

The City of Independence Monthly Performance Overview Report

Medical & Rx Overview for: All>All>All starting: Jan 2025

	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Plan YTD
Enrollment													*Sum*
Plans													
OAP 1	179	180	180	180									719
OAP 2	294	288	290	291									1,163
Local Plus	290	289	292	298									1,169
Base Plan	112	113	112	116									453
OAP 1 COBRA	0	0	0	0									0
OAP 2 COBRA	1	1	0	0									2
Local Plus COBRA	0	0	0	0									0
Base Plan COBRA	0	0	0	0									0
Pre 65 Retiree OAP 1	187	183	178	177									725
Pre 65 Retiree OAP 2	67	66	66	63									262
Pre 65 Retiree Local Plus	12	12	13	13									50
Pre 65 Retiree Base Plan	4	4	4	4									16
	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Participants	**1,146**	**1,136**	**1,135**	**1,142**									**4,559**

	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Plan YTD
Claims													*Sum*
Medical Claims													
OAP 1	$ 225,791.32	$ 418,397.72	$ 179,934.57	$ 194,241.88	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 1,018,365.49
OAP 2	$ 345,253.07	$ 322,973.29	$ 264,130.99	$ 317,553.25	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 1,249,910.60
Local Plus	$ 133,315.01	$ 156,122.57	$ 183,422.34	$ 259,797.75	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 732,657.67
Base Plan	$ 23,856.90	$ 11,462.23	$ 81,235.24	$ 72,383.25	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 188,937.62
OAP 1 COBRA	$ -	$ -	$ (1.38)	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ (1.38)
OAP 2 COBRA	$ 48.89	$ 49.18	$ 36.27	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 134.34
Local Plus COBRA	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Base Plan COBRA	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Pre 65 Retiree OAP 1	$ 199,584.20	$ 273,434.45	$ 251,893.70	$ 157,145.22	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 882,057.57
Pre 65 Retiree OAP 2	$ 120,061.18	$ 41,536.84	$ 64,284.11	$ 202,995.54	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 428,877.67
Pre 65 Retiree Local Plus	$ 1,995.41	$ 2,603.60	$ 2,666.92	$ 11,227.25	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 18,493.18
Pre 65 Retiree Base Plan	$ 38.92	$ 112.86	$ 263.72	$ 393.10	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 808.60
Total Medical Claims Paid	$ 1,049,944.90	$ 1,226,692.74	$ 1,027,866.48	$ 1,215,737.24	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 4,520,241.36
Prescription Claims													
OAP 1	$ 144,493.00	$ 111,101.58	$ 109,423.90	$ 86,673.88	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 451,692.36
OAP 2	$ 74,822.00	$ 106,181.68	$ 105,409.71	$ 127,032.00	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 413,445.39
Local Plus	$ 16,904.00	$ 36,647.17	$ 25,105.76	$ 27,292.54	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 105,949.47
Base Plan	$ 3,844.66	$ 5,930.43	$ 2,637.52	$ 8,385.02	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 20,797.63
OAP 1 COBRA	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
OAP 2 COBRA	$ 23.35	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 23.35
Local Plus COBRA	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Base Plan COBRA	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Pre 65 Retiree OAP 1	$ 115,589.57	$ 166,959.54	$ 133,589.84	$ 109,755.92	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 525,894.87
Pre 65 Retiree OAP 2	$ 8,242.97	$ 6,686.76	$ 5,301.86	$ 9,541.82	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 29,773.41
Pre 65 Retiree Local Plus	$ 238.61	$ (5.18)	$ 277.81	$ 313.43	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 824.67
Pre 65 Retiree Base Plan	$ 15.90	$ 388.92	$ -	$ 22.83	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 427.65
Total Prescription Claims Paid	$ 364,174.06	$ 433,890.90	$ 381,746.40	$ 369,017.44	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 1,548,828.80
Total ISL Reimbursements	$ (181,961.52)	$ (397,537.85)	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ (579,499.37)
Aggregate Attachment Point	$ 1,988,596.50	$ 1,971,244.00	$ 1,969,508.75	$ 1,981,655.50	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 7,911,004.75
Rx Rebates	$ -	$ -	$ (457,666.09)	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ (457,666.09)
Total Claims (Med+Rx+ISL Reim)	**$ 1,232,157.44**	**$ 1,263,045.79**	**$ 951,946.79**	**$ 1,584,754.68**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	*$ 5,031,904.70*

	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Plan YTD
Fixed Expenses													*Sum*
Fixed Expenses													
Administration Fees	$ 62,537.22	$ 61,991.52	$ 61,936.95	$ 62,318.94	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 248,784.63
Stop Loss Premium	$ 187,405.38	$ 185,770.08	$ 185,606.55	$ 186,751.26	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 745,533.27
CBIZ Consulting Fees	$ 9,000.00	$ 9,000.00	$ 9,000.00	$ 9,000.00	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 36,000.00
Total Expenses	**$ 258,942.60**	**$ 256,761.60**	**$ 256,543.50**	**$ 258,070.20**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ 1,030,317.90**
Total Plan Expenses (Claims + Fixed)	**$ 1,491,100.04**	**$ 1,519,807.39**	**$ 1,208,490.29**	**$ 1,842,824.88**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ 6,062,222.60**
Employer and Employee Funding													*Sum*
Funding Components													
Employer Funding	$ 1,500,530.80	$ 1,493,916.36	$ 1,497,445.63	$ 1,501,585.87	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 5,993,478.66
Employee Funding	$ 310,754.49	$ 309,245.47	$ 309,723.38	$ 309,813.05	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 1,239,536.39
COBRA Funding	$ 763.82	$ 763.82	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 1,527.64
Total ER and EE Funding	**$ 1,812,049.11**	**$ 1,803,925.65**	**$ 1,807,169.01**	**$ 1,811,398.92**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ 7,234,542.69**
Funding Surplus/(Deficit)	**$ 320,949.07**	**$ 284,118.26**	**$ 598,678.72**	**$ (31,425.96)**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ 1,172,320.09**
Expense / Funding Ratio	**82.29%**	**84.25%**	**66.87%**	**101.73%**	-	-	-	-	-	-	-	-	**83.80%**
Plan Cost Summary PEPM													*Avg PEPM*
Total Plan Cost PEPM	$ 1,301.13	$ 1,337.86	$ 1,064.75	$ 1,613.68	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	**$ 1,329.73**
Total Claim Cost PEPM	$ 1,075.18	$ 1,111.84	$ 838.72	$ 1,387.70	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	**$ 1,103.73**
Total Employee Cost PEPM **	$ 271.83	$ 272.90	$ 272.88	$ 271.29	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	**$ 272.22**
Employer Plan Cost PEPM	$ 1,309.36	$ 1,315.07	$ 1,319.34	$ 1,314.87	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	**$ 1,314.65**

*** Employee cost PEPM includes COBRA premiums*

The City of Independence Monthly Performance Overview Report

Medical & Rx Overview for: All>All>All starting: Jul 2024

	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Plan YTD
Enrollment													*Sum*
Plans													
OAP 1	214	206	205	205	201	201	179	180	180	180			1,951
OAP 2	288	289	291	290	290	293	294	288	290	291			2,904
Local Plus	248	250	260	263	264	266	290	289	292	298			2,720
Base Plan	83	89	99	100	99	101	112	113	112	116			1,024
OAP 1 COBRA	0	0	0	0	0	0	0	0	0	0			0
OAP 2 COBRA	0	0	0	0	0	1	1	1	0	0			3
Local Plus COBRA	0	0	0	0	0	0	0	0	0	0			0
Base Plan COBRA	0	0	0	0	0	0	0	0	0	0			0
Pre 65 Retiree OAP 1	204	205	203	204	205	200	187	183	178	177			1,946
Pre 65 Retiree OAP 2	60	59	59	58	60	61	67	66	66	63			619
Pre 65 Retiree Local Plus	9	9	9	9	9	9	12	12	13	13			104
Pre 65 Retiree Base Plan	2	2	2	2	2	2	4	4	4	4			28
Total Participants	**1,108**	**1,109**	**1,128**	**1,131**	**1,130**	**1,134**	**1,146**	**1,136**	**1,135**	**1,142**	**-**	**-**	**11,299**

	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Plan YTD
Claims													*Sum*
Medical Claims													
OAP 1	$ 172,507.75	$ 231,547.80	$ 169,551.43	$ 231,051.21	$ 261,608.63	$ 310,158.29	$ 225,791.32	$ 418,397.72	$ 179,934.57	$ 194,241.88	$ -	$ -	$ 2,394,790.60
OAP 2	$ 150,787.11	$ 704,817.89	$ 557,523.72	$ 273,459.12	$ 409,586.32	$ 579,306.64	$ 345,253.07	$ 322,973.29	$ 264,130.99	$ 317,553.25	$ -	$ -	$ 3,925,391.40
Local Plus	$ 164,430.49	$ 175,808.95	$ 108,641.35	$ 229,058.71	$ 273,275.96	$ 402,348.78	$ 133,315.01	$ 156,122.57	$ 183,422.34	$ 259,797.75	$ -	$ -	$ 2,086,221.91
Base Plan	$ 10,261.98	$ 5,289.83	$ 9,828.87	$ 18,044.21	$ 13,914.32	$ 9,161.61	$ 23,856.90	$ 11,462.23	$ 81,235.24	$ 72,383.25	$ -	$ -	$ 255,438.44
OAP 1 COBRA	$ -	$ -	$ (78.26)	$ -	$ -	$ -	$ -	$ -	$ (1.38)	$ -	$ -	$ -	$ (79.64)
OAP 2 COBRA	$ -	$ -	$ -	$ -	$ -	$ -	$ 48.89	$ 49.18	$ 36.27	$ -	$ -	$ -	$ 134.34
Local Plus COBRA	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Base Plan COBRA	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Pre 65 Retiree OAP 1	$ 299,821.25	$ 330,584.63	$ 238,903.46	$ 402,014.42	$ 499,730.65	$ 470,056.32	$ 199,584.20	$ 273,434.45	$ 251,893.70	$ 157,145.22	$ -	$ -	$ 3,123,168.30
Pre 65 Retiree OAP 2	$ 9,958.47	$ 39,634.22	$ 56,637.36	$ 23,602.64	$ 42,774.68	$ 57,171.81	$ 120,061.18	$ 41,536.84	$ 64,284.11	$ 202,995.54	$ -	$ -	$ 658,656.85
Pre 65 Retiree Local Plus	$ 3,827.23	$ 1,682.04	$ 1,151.51	$ 1,135.34	$ 1,387.03	$ 684.49	$ 1,995.41	$ 2,603.60	$ 2,666.92	$ 11,227.25	$ -	$ -	$ 28,360.82
Pre 65 Retiree Base Plan	$ 35.08	$ 35.08	$ 35.08	$ 31.85	$ 42.15	$ 38.92	$ 38.92	$ 112.86	$ 263.72	$ 393.10	$ -	$ -	$ 1,026.76
Retiree Runout	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Total Medical Claims Paid	$ 811,629.36	$ 1,489,400.44	$ 1,142,194.52	$ 1,178,397.50	$ 1,502,319.74	$ 1,828,926.86	$ 1,049,944.90	$ 1,226,692.74	$ 1,027,866.48	$ 1,215,737.24	$ -	$ -	$ 12,473,109.78
Prescription Claims													
OAP 1	$ 115,714.11	$ 160,266.60	$ 122,224.68	$ 171,852.94	$ 141,034.74	$ 173,174.84	$ 144,493.00	$ 111,101.58	$ 109,423.90	$ 86,673.88	$ -	$ -	$ 1,335,960.27
OAP 2	$ 93,372.59	$ 186,006.16	$ 181,239.64	$ 147,301.69	$ 147,472.50	$ 116,540.61	$ 74,822.00	$ 106,181.68	$ 105,409.71	$ 127,032.00	$ -	$ -	$ 1,285,378.58
Local Plus	$ 25,581.65	$ 17,950.25	$ 33,153.20	$ 23,954.65	$ 21,226.44	$ 25,659.87	$ 16,904.00	$ 36,647.17	$ 25,105.76	$ 27,292.54	$ -	$ -	$ 253,475.53
Base Plan	$ 3,309.48	$ 7,304.71	$ 647.76	$ 1,409.91	$ 9,082.41	$ 551.03	$ 3,844.66	$ 5,930.43	$ 2,637.52	$ 8,385.02	$ -	$ -	$ 43,102.93
OAP 1 COBRA	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
OAP 2 COBRA	$ -	$ -	$ -	$ -	$ -	$ 5.26	$ 23.35	$ -	$ -	$ -	$ -	$ -	$ 28.61
Local Plus COBRA	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Base Plan COBRA	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Pre 65 Retiree OAP 1	$ 148,879.91	$ 185,939.36	$ 144,023.58	$ 169,065.89	$ 167,540.04	$ 175,161.06	$ 115,589.57	$ 166,959.54	$ 133,589.84	$ 109,755.92	$ -	$ -	$ 1,516,504.71
Pre 65 Retiree OAP 2	$ 5,507.81	$ 15,488.49	$ 9,547.04	$ 10,727.66	$ 18,088.06	$ 12,997.61	$ 8,242.97	$ 6,686.76	$ 5,301.86	$ 9,541.82	$ -	$ -	$ 102,130.08
Pre 65 Retiree Local Plus	$ 633.36	$ 1,742.30	$ 780.71	$ 8,284.02	$ 2,051.60	$ 7,941.46	$ 238.61	$ (5.18)	$ 277.81	$ 313.43	$ -	$ -	$ 22,258.12
Pre 65 Retiree Base Plan	$ 31.22	$ 88.96	$ -	$ 16.86	$ 25.45	$ -	$ 15.90	$ 388.92	$ -	$ 22.83	$ -	$ -	$ 590.14
Retiree Runout	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Total Prescription Claims Paid	$ 393,030.13	$ 574,786.83	$ 491,616.61	$ 532,613.62	$ 506,521.24	$ 512,031.74	$ 364,174.06	$ 433,890.90	$ 381,746.40	$ 369,017.44	$ -	$ -	$ 4,559,428.97
Total ISL Reimbursements	$ (123,092.46)	$ (7,311.49)	$ (114,286.52)	$ (151,147.12)	$ (168,542.86)	$ -	$ (181,961.52)	$ (397,537.85)	$ -	$ -	$ -	$ -	$ (1,143,879.82)
Rx Rebates	$ -	$ -	$ (447,139.22)	$ -	$ -	$ (451,306.31)	$ -	$ -	$ (457,666.09)	$ -	$ -	$ -	$ (1,356,111.62)
Aggregate Attachment Point	$ 2,136,290.48	$ 2,138,218.54	$ 2,174,851.68	$ 2,180,635.86	$ 2,178,707.80	$ 2,186,420.04	$ 1,988,596.50	$ 1,971,244.00	$ 1,969,508.75	$ 1,981,655.50	$ -	$ -	$ 20,906,129.15
Total Claims (Med+Rx+ISL Reim)	**$ 1,081,567.03**	**$ 2,056,875.78**	**$ 1,072,385.39**	**$ 1,559,864.00**	**$ 1,840,298.12**	**$ 1,889,652.29**	**$ 1,232,157.44**	**$ 1,263,045.79**	**$ 951,946.79**	**$ 1,584,754.68**	**$ -**	**$ -**	**$ 14,532,547.31**

	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Plan YTD
Fixed Expenses													*Sum*
Fixed Expenses													
Administration Fees	$ 60,463.56	$ 60,518.13	$ 61,554.96	$ 61,718.67	$ 61,664.10	$ 61,882.38	$ 62,537.22	$ 61,991.52	$ 61,936.95	$ 62,318.94	$ -	$ -	$ 616,586.43
Stop Loss Premium	$ 148,383.36	$ 148,517.28	$ 151,061.76	$ 151,463.52	$ 151,329.60	$ 151,865.28	$ 187,405.38	$ 185,770.08	$ 185,606.55	$ 186,751.26	$ -	$ -	$ 1,648,154.07
CBIZ Consulting Fees	$ 9,000.00	$ 9,000.00	$ 9,000.00	$ 9,000.00	$ 9,000.00	$ 9,000.00	$ 9,000.00	$ 9,000.00	$ 9,000.00	$ 9,000.00	$ -	$ -	$ 90,000.00
Total Expenses	**$ 217,846.92**	**$ 218,035.41**	**$ 221,616.72**	**$ 222,182.19**	**$ 221,993.70**	**$ 222,747.66**	**$ 258,942.60**	**$ 256,761.60**	**$ 256,543.50**	**$ 258,070.20**	**$ -**	**$ -**	**$ 2,354,740.50**
Total Plan Expenses (Claims + Fixed)	**$ 1,299,413.95**	**$ 2,274,911.19**	**$ 1,294,002.11**	**$ 1,782,046.19**	**$ 2,062,291.82**	**$ 2,112,399.95**	**$ 1,491,100.04**	**$ 1,519,807.39**	**$ 1,208,490.29**	**$ 1,842,824.88**	**$ -**	**$ -**	**$ 16,887,287.81**

	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Plan YTD
Employer and Employee Funding													*Sum*
Funding Components													
Employer Funding	$ 1,375,066.87	$ 1,379,732.51	$ 1,390,001.39	$ 1,394,667.48	$ 1,391,378.84	$ 1,394,413.21	$ 1,500,530.80	$ 1,493,916.36	$ 1,497,445.63	$ 1,501,585.87	$ -	$ -	$ 14,318,738.96
Employee Funding	$ 292,776.35	$ 292,631.20	$ 293,110.67	$ 294,163.12	$ 293,380.60	$ 293,602.97	$ 310,754.49	$ 309,245.47	$ 309,723.38	$ 309,813.05	$ -	$ -	$ 2,999,201.30
COBRA Funding	$ -	$ -	$ -	$ -	$ -	$ 711.56	$ 763.82	$ 763.82	$ -	$ -	$ -	$ -	$ 2,239.20
Total ER and EE Funding	**$ 1,667,843.22**	**$ 1,672,363.71**	**$ 1,683,112.06**	**$ 1,688,830.60**	**$ 1,684,759.44**	**$ 1,688,727.74**	**$ 1,812,049.11**	**$ 1,803,925.65**	**$ 1,807,169.01**	**$ 1,811,398.92**	**$ -**	**$ -**	**$ 17,320,179.46**
Funding Surplus/(Deficit)	**$ 368,429.27**	**$ (602,547.48)**	**$ 389,109.95**	**$ (93,215.59)**	**$ (377,532.38)**	**$ (423,672.21)**	**$ 320,949.07**	**$ 284,118.26**	**$ 598,678.72**	**$ (31,425.96)**	**$ -**	**$ -**	**$ 432,891.65**
Expense / Funding Ratio	**77.91%**	**136.03%**	**76.88%**	**105.52%**	**122.41%**	**125.09%**	**82.29%**	**84.25%**	**66.87%**	**101.73%**	**-**	**-**	**97.50%**
Plan Cost Summary PEPM													*Avg PEPM*
Total Plan Cost PEPM	$ 1,172.76	$ 2,051.32	$ 1,147.16	$ 1,575.64	$ 1,825.04	$ 1,862.79	$ 1,301.13	$ 1,337.86	$ 1,064.75	$ 1,613.68	$ -	$ -	**$ 1,494.58**
Total Claim Cost PEPM	$ 976.14	$ 1,854.71	$ 950.70	$ 1,379.19	$ 1,628.58	$ 1,666.36	$ 1,075.18	$ 1,111.84	$ 838.72	$ 1,387.70	$ -	$ -	**$ 1,286.18**
Total Employee Cost PEPM **	$ 264.24	$ 263.87	$ 259.85	$ 260.09	$ 259.63	$ 259.54	$ 271.83	$ 272.90	$ 272.88	$ 271.29	$ -	$ -	**$ 265.64**
Employer Plan Cost PEPM	$ 1,241.04	$ 1,244.12	$ 1,232.27	$ 1,233.13	$ 1,231.31	$ 1,229.64	$ 1,309.36	$ 1,315.07	$ 1,319.34	$ 1,314.87	$ -	$ -	**$ 1,267.26**

Large Claimants by

Current Year
Year Paid: 1/1/2025 to 12/31/2025

Member ID	Plan	Relationship	Status	Diagnosis	January	February	March	April	May	June	July	August	September	October	November	December	YTD Total
None as of April																	
					$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

The City of Independence Performance Overview Report

2024 Medical Enrollment by Plan & Tier

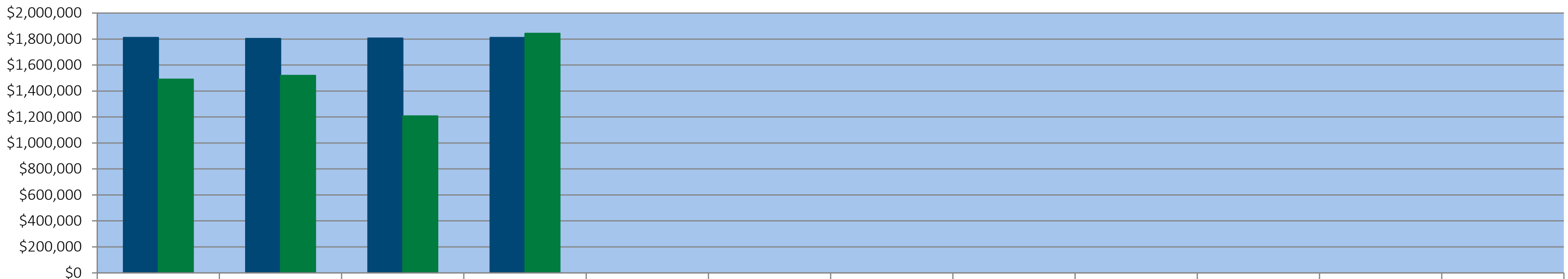
	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Plan YTD
Enrollment													Average
Plans													
OAP 1													
Employee Only	56	55	55	55									55
Employee + Spouse	32	32	32	32									32
Employee + Child	31	32	32	32									32
Family	60	61	61	61									61
OAP 2													
Employee Only	94	91	94	94									93
Employee + Spouse	48	47	46	47									47
Employee + Child	46	45	45	45									45
Family	106	105	105	105									105
Local Plus													
Employee Only	122	122	122	127									123
Employee + Spouse	29	28	28	28									28
Employee + Child	58	57	59	60									59
Family	81	82	83	83									82
Base Plan													
Employee Only	95	94	92	96									94
Employee + Spouse	5	5	5	4									5
Employee + Child	4	5	4	5									5
Family	8	9	11	11									10
OAP 1 COBRA													
Employee Only	0	0	0	0									0
Employee + Spouse	0	0	0	0									0
Employee + Child	0	0	0	0									0
Family	0	0	0	0									0
OAP 2 COBRA													
Employee Only	1	1	0	0									1
Employee + Spouse	0	0	0	0									0
Employee + Child	0	0	0	0									0
Family	0	0	0	0									0
Local Plus COBRA													
Employee Only	0	0	0	0									0
Employee + Spouse	0	0	0	0									0
Employee + Child	0	0	0	0									0
Family	0	0	0	0									0
Base Plan COBRA													
Employee Only	0	0	0	0									0
Employee + Spouse	0	0	0	0									0
Employee + Child	0	0	0	0									0
Family	0	0	0	0									0
	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Plan YTD
Pre 65 Retiree OAP 1													
Employee Only	105	102	97	97									100
Employee + Spouse	46	45	44	43									45
Employee + Child	19	19	19	19									19
Family	17	17	18	18									18
Pre 65 Retiree OAP 2													
Employee Only	40	39	39	36									39
Employee + Spouse	4	4	4	4									4
Employee + Child	11	11	11	11									11
Family	12	12	12	12									12
Pre 65 Retiree Local Plus													
Employee Only	5	5	6	6									6
Employee + Spouse	3	3	3	3									3
Employee + Child	3	3	3	3									3
Family	1	1	1	1									1
Pre 65 Retiree Base Plan													
Employee Only	4	4	4	4									4
Employee + Spouse	0	0	0	0									0
Employee + Child	0	0	0	0									0
Family	0	0	0	0									0
Total Participants	**1,146**	**1,136**	**1,135**	**1,142**									**1,140**

Monthly Funding vs Costs

Medical & Rx

Comparison for: All>All>All>All

Month By Month Funding vs Costs



	Jan 2025	Feb 2025	Mar 2025	Apr 2025	May 2025	Jun 2025	Jul 2025	Aug 2025	Sep 2025	Oct 2025	Nov 2025	Dec 2025
Funding	$1,812,049	$1,803,926	$1,807,169	$1,811,399	$0	$0	$0	$0	$0	$0	$0	$0
Costs	$1,491,100	$1,519,807	$1,208,490	$1,842,825	$0	$0	$0	$0	$0	$0	$0	$0

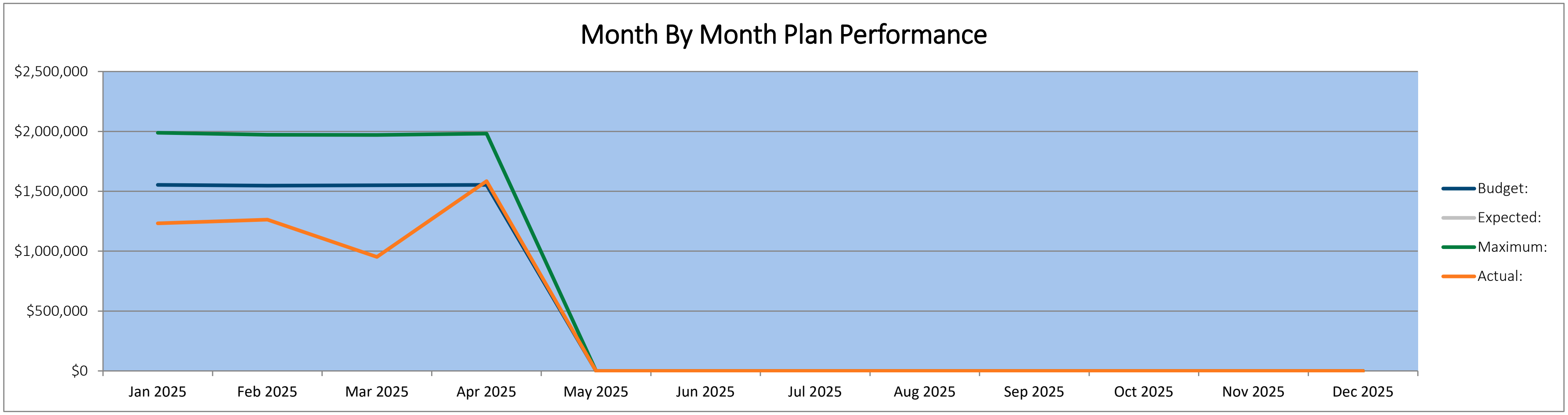
Notes:

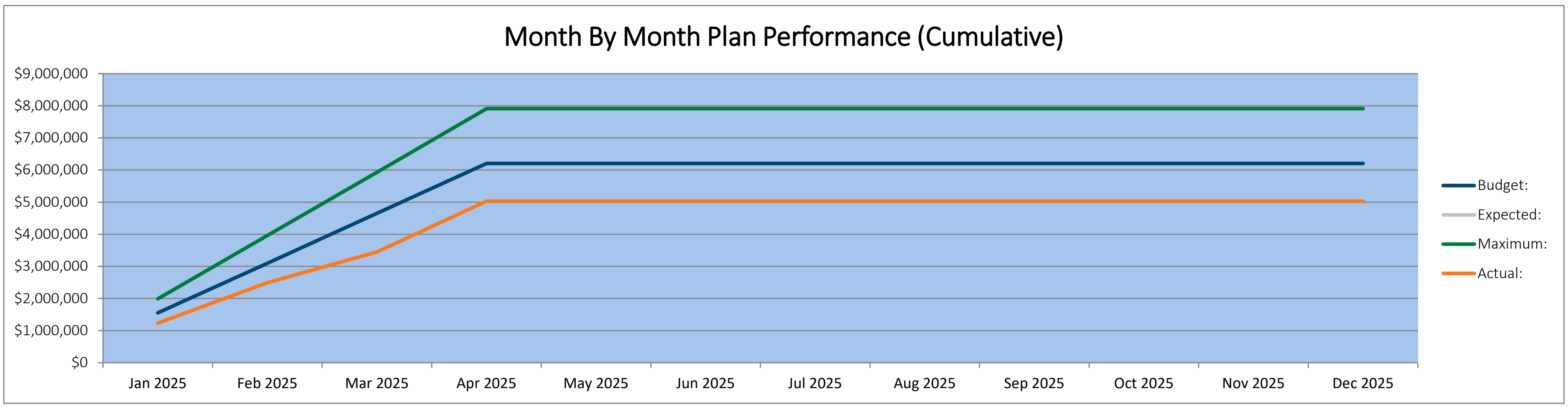
Costs include Claims, Capitation, Medical Value Payments, Admin Fees, Stop Loss Premium, and other Fees.

Monthly Plan Performance

Medical & Rx

Comparison for: All>All>All>All





Notes:

Budget is based on Funding Rates minus Admin Fees, Stop Loss Premium, and Expenses

Maximum is aggregate attachment

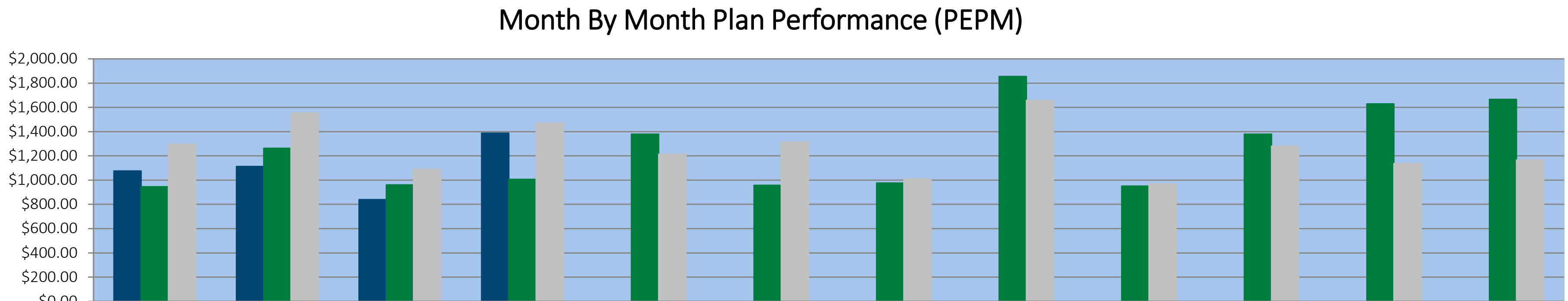
Expected is calculated as Maximum / (Corridor Factor, 125%)

Actual is Gross Claims minus Stop Loss Reimbursement and Rx Rebates Paid.

Monthly Plan Performance (PEPM)

Medical & Rx

Comparison for: All>All>All>All



	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Plan Year 2025	$1,075.18	$1,111.84	$838.72	$1,387.70	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plan Year 2024	$945.19	$1,262.95	$960.43	$1,006.63	$1,379.75	$957.16	$976.14	$1,854.71	$950.70	$1,379.19	$1,628.58	$1,666.36
Plan Year 2023	$1,295.67	$1,554.34	$1,089.23	$1,469.92	$1,213.16	$1,315.67	$1,009.14	$1,657.74	$969.69	$1,279.32	$1,135.63	$1,165.51

Notes:

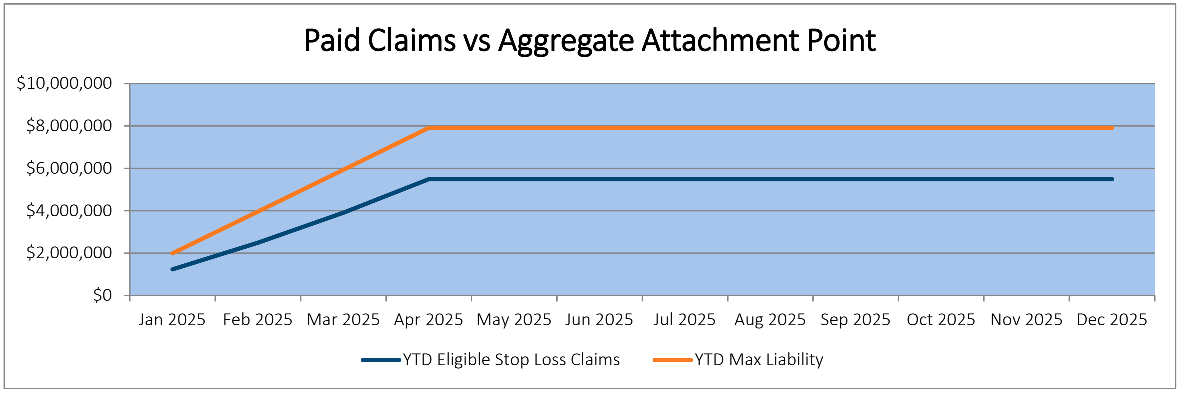
Aggregate Stop Loss Accounting

Medical & Rx

Comparison for: All>All>All>All

Aggregate Stop Loss Accounting
Jan 1, 2025 through Dec 31, 2025

Month	YTD Eligible Stop Loss Claims	YTD Max Liability	YTD Amount Over Aggregate	Eligible Claims as a % of Max
Jan 2025	$1,232,157	$1,988,597	$0	61.96%
Feb 2025	$2,495,203	$3,959,841	$0	63.01%
Mar 2025	$3,904,816	$5,929,349	$0	65.86%
Apr 2025	$5,489,571	$7,911,005	$0	69.39%
May 2025	$5,489,571	$7,911,005	$0	69.39%
Jun 2025	$5,489,571	$7,911,005	$0	69.39%
Jul 2025	$5,489,571	$7,911,005	$0	69.39%
Aug 2025	$5,489,571	$7,911,005	$0	69.39%
Sep 2025	$5,489,571	$7,911,005	$0	69.39%
Oct 2025	$5,489,571	$7,911,005	$0	69.39%
Nov 2025	$5,489,571	$7,911,005	$0	69.39%
Dec 2025	$5,489,571	$7,911,005	$0	69.39%



Notes:
YTD Eligible Stop Loss Claims are Gross Claims minus Stop Loss Reimbursements

Year Over Year Comparison

Period	2021	2022	2023	2024	2025
	Jan 2021 to Dec 2021	*Jan 2022 to Dec 2022*	*Jan 2023 to Dec 2023*	*Jan 2024 to Dec 2024*	*Jan 2025 to Dec 2025*

Enrollment					
Active and COBRA Participants (Total Subscriber-Months)	13,684	13,510	13,428	13,439	4,559

Claims	2021	2022	2023	2024	2025
Medical and Rx - Active and COBRA					
Gross Paid Claims*	$ 19,659,877	$ 20,910,902	$ 19,147,265	$ 19,121,390	$ 6,069,070
Stop-Loss Reimbursements**	$ (799,762)	$ (2,397,744)	$ (739,638)	$ (564,380)	$ (579,499)
Rx Rebates	$ (886,950)	$ (1,227,738)	$ (1,451,381)	$ (1,784,834)	$ (457,666)
Net Paid Claims	$ 17,973,164	$ 17,285,420	$ 16,956,246	$ 16,772,176	$ 5,031,905
PEPY Net Paid Claims	**$ 15,761.33**	**$ 15,353.44**	**$ 15,153.03**	**$ 14,976.27**	**$ 13,244.76**

**Includes Medical, Rx Claims*

***Stop Loss Reimbursements includes ISL and Aggregate reimbursements when applicable*

Fixed Costs					
Expenses - Active and COBRA					
Administration Fees	$ 602,599	$ 659,423	$ 713,967	$ 733,366	$ 248,785
Stop Loss Premium	$ 1,640,181	$ 1,835,874	$ 1,738,657	$ 1,799,751	$ 745,533
CBIZ Consulting Fees	$ 120,000	$ 108,000	$ 108,000	$ 108,000	$ 36,000
Total Fixed Costs	**$ 2,362,781**	**$ 2,603,297**	**$ 2,560,624**	**$ 2,641,117**	**$ 1,030,317.90**
PEPY Fixed	**$ 2,072.01**	**$ 2,312.33**	**$ 2,288.31**	**$ 2,358.32**	**$ 2,711.96**

Stop-Loss Premium Loss Ratio	49%	131%	43%	31%	78%

Plan Cost Summary					
Total Plan Cost PEPY	$ 17,833	$ 17,666	$ 17,441	$ 17,335	$ 15,957
Total Employee Cost PEPY	$ 3,177	$ 3,240	$ 3,128	$ 3,172	$ 3,267
Total Employer Cost PEPY (net of EE contributions)	$ 14,656	$ 14,426	$ 14,314	$ 14,162	$ 12,690

Total Health Insight

Powered by Consultative Analytics

City of Independence – StayWell Meeting

Carol Buckner Ayers | Senior Account Executive

May 21, 2025

Agenda

1. **Multi-Year Trend**
2. **Total Health Insight Overview**
3. **Medical Overview**
4. **Population Health**
5. **Pharmacy Overview**
6. **Catastrophic Summary**
7. **Specialty Pharmacy**

Our Mission

To improve the **health** and **vitality** of those we serve

Our Commitment to Better

1. Easier Access to Care - We commit to address the challenges customers and patients face by making our processes simpler, easier, and faster.

2. Better Support - We commit to enhanced support and resources to navigate the health care system with greater ease and peace of mind.

3. Better Value - We will provide better value for our customers and patients.

4. Accountability - We will stand behind our commitments to our customers and patients.

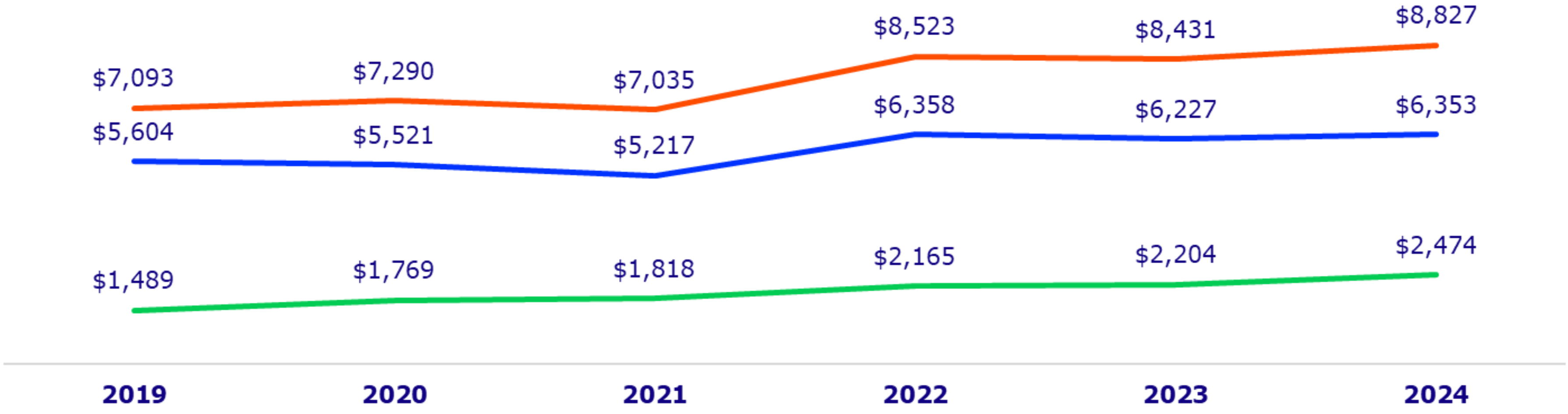
5. Transparency - We commit to provide public information on how we are continuously improving to serve our customers better.

Report Parameters

- **Current period** reflects claims incurred between January 2024 and December 2024, paid through February 2025 for the Staywell Population, unless otherwise noted
- **Base period** reflects claims incurred between January 2023 and December 2023, paid through February 2024 for the Staywell Population, unless otherwise noted
- **Catastrophic** claimant threshold of $50,000 was used for this analysis
- **Norm** represents Cigna's book of business for the Public Administration industry OAP product
- Data is on an incurred basis, which may differ when compared to data used in the renewal pricing process.

Multi-Year Trend

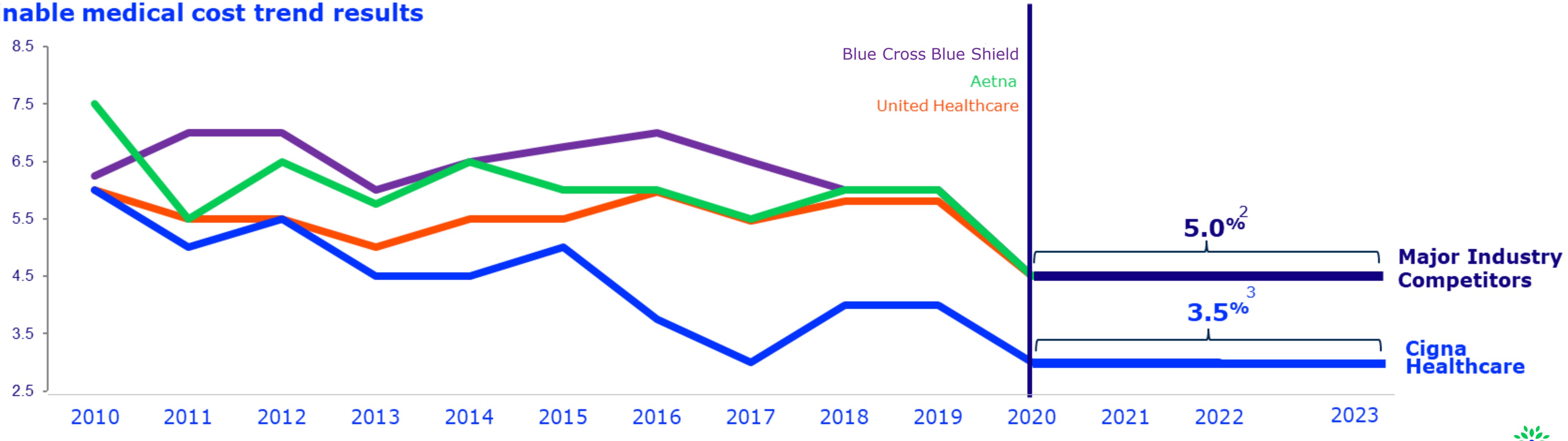
Average Annual Trend, 2019-2024



Average Annual Trend

Total:	**4.5%**
Medical:	**2.5%**
Pharmacy:	**10.7%**

Sustainable medical cost trend results



1. The 2010–2019 data is based on Cigna Healthcare and top three national competitors' 2010–2019 analyst calls – publicly available information. Actual or midpoint of reported range used. 2. 2025 Segal Health Plan Cost Trend Survey Report. Medical trend results for 2020–2023, represented as a 4-year average due to COVID related volatility. 3. Cigna Healthcare U.S. Commercial book of business medical cost trend results 2020–2023, represented as a 4-year average due to COVID related volatility.

Total Health Insight Overview

2,483 Members; -2.4%	Contract Size: 2.2 (Norm: 2.0)	54% M / 46% F (Norm: 63% M / 37% F)	Avg Age: 33.6 (Norm: 50.3)

Costs & Trends

Total

4.7% ↑

$8,827 PMPY

$9,376 (Norm)

Medical

2.0% ↑

$6,353 PMPY

$6,721 (Norm)

Pharmacy

12.3% ↑

$2,474 PMPY

$2,655 (Norm)

Drivers of Trend

Non-Catastrophic Medical
-1.8%

Catastrophic Medical
7.0%

Trend
4.7%

Non-Specialty Pharmacy
8.1%

Specialty Pharmacy
15.2%

Insights

Medical Plan Spend

Current: $15.8 M| Base: $15.8 M

- Top 3 diagnostic groups accounted for 43% of medical spend:
- Musculoskeletal, Neoplasms, Gastrointestinal

Pharmacy Plan Spend

Current: $6.1 M| Base: $5.6 M

- Top 3 therapeutic classes accounted for 47% of pharmacy spend:
- Anti-Inflammatory Disease Modifiers, Hypoglycemics, Stimulants (Narcolepsy)

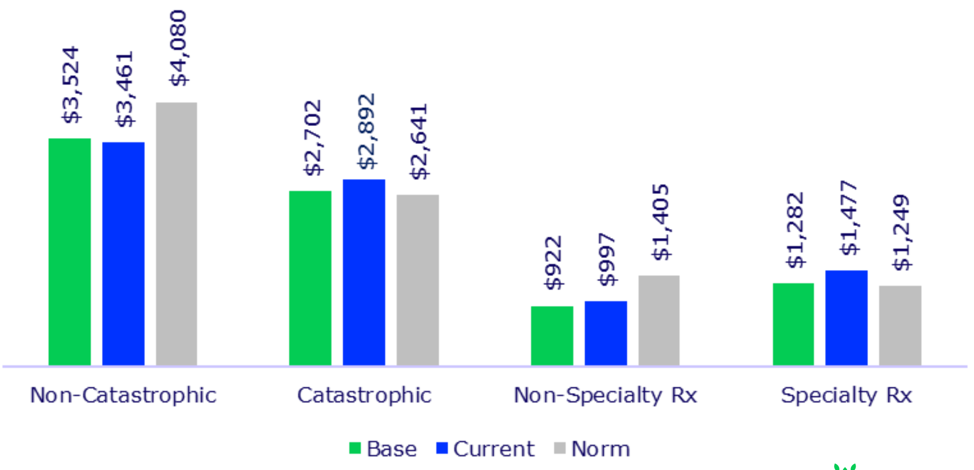
Catastrophic Claimants (> $50K)

Current: 64 | Base: 74

Non-Users

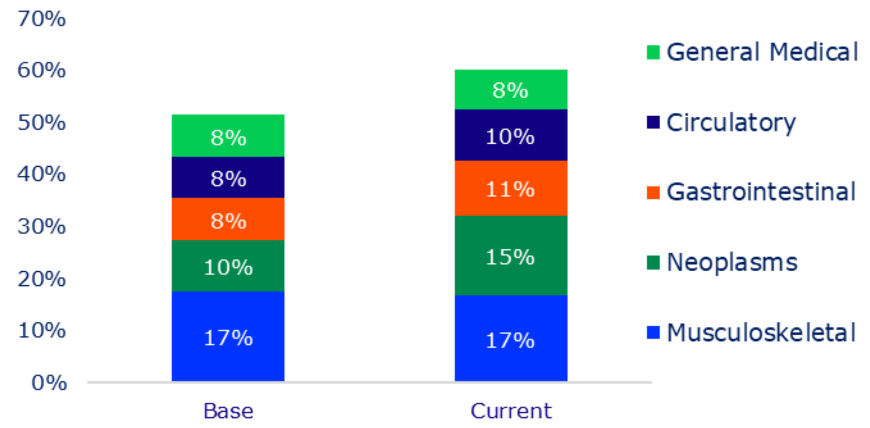
Current: 11%| Base: 10%

Plan Spend PMPY

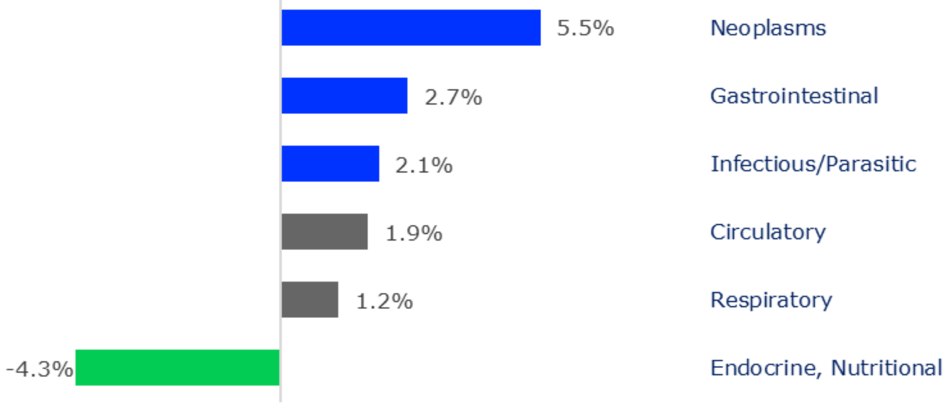


Medical Overview

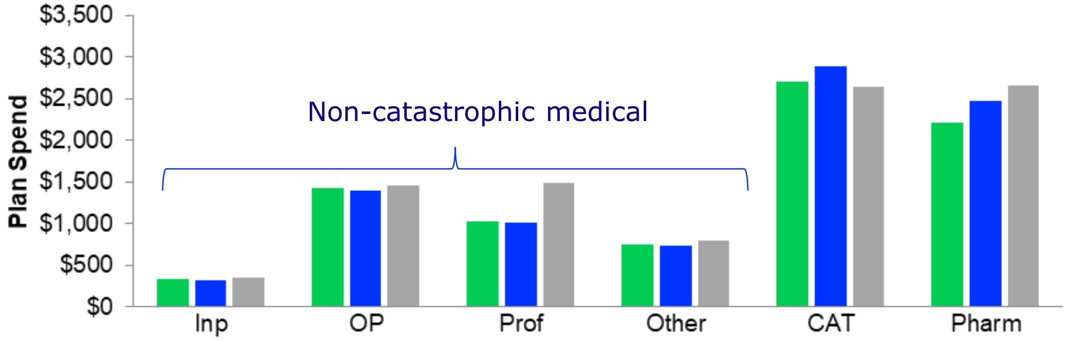
What were the top diagnostic categories by spend? (All Claimants)



What were the top diagnostic trend contributors? (All Claimants)



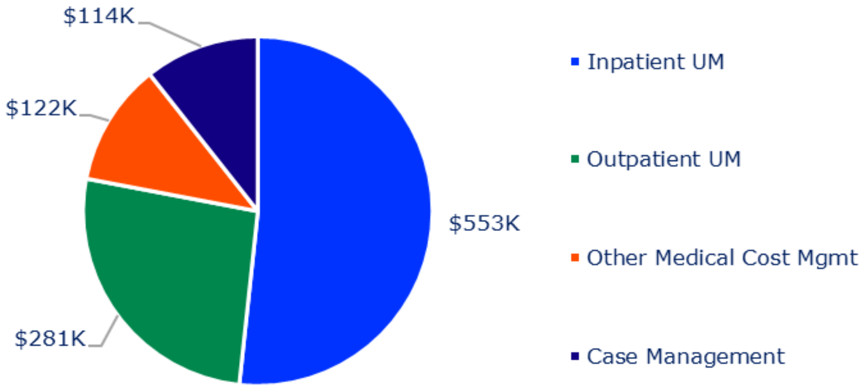
Plan Spend by Category



	Inp	OP	Prof	Other	CAT	Pharm
Base	$329	$1,420	$1,025	$751	$2,702	$2,204
Current	$323	$1,394	$1,012	$732	$2,892	$2,474
Norm	$349	$1,458	$1,486	$787	$2,641	$2,655
Trend Contrib	-0.1%	-0.3%	-0.1%	-0.2%	2.2%	3.2%

Clinical Savings - $1.1M

6.8% of medical spend



Medical Highlights

Top Trend Contributing Condition EXCLUDING High-cost claimants:

- Musculoskeletal
- General Medical
- Gastrointestinal

Plan Utilization:

- Non-catastrophic Inpatient driving cost categories = Pregnancy, Newborns, and Infections. Decreased costs in the hospital setting came from less Metabolic and Musculoskeletal costs.
- Top non-catastrophic Outpatient conditions by cost were Musculoskeletal, Gastrointestinal, and Neoplasms.

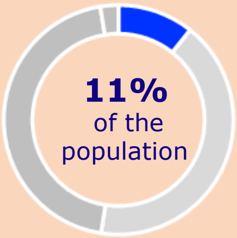
Member Spend

- 18.4% of total plan spend was out of members' pockets, a decrease from 19.5% in the base period, and higher than norm of 10.8%.

Population Health

Non-Users

(Members with no claims, episodes of care, or preventive care)



M: 74%, F: 26%
29.9 Avg Age

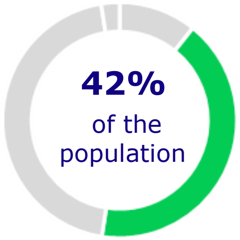
Base 10%
Norm 12%

Rel	% by Relationship
EE	12%
SP	7%
DEP	11%

Age Band	% by Age Band
0-17	7%
18-29	21%
30-39	15%
40-49	10%
50-59	5%
60+	4%

Healthy/At-Risk

(Members with preventive care, infections, minor injuries, Maternity, many cancers, joint replacements, trauma, etc.)

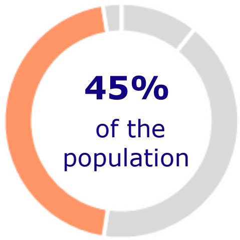


Base 44%
Norm 40%

13% of total spend
Base 14%

Chronic

(Diabetes, hypertension, COPD, excl. catastrophic.)

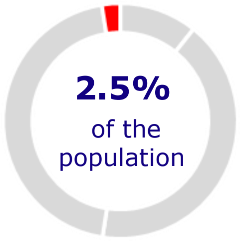


Base 43%
Norm 48%

38% of total spend
Base 39%

Catastrophic

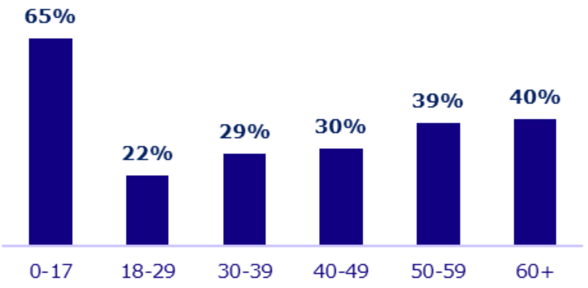
(Members with $50,000 or more in total plan spend during the reporting period)



Base 2.9%
Norm 2.7%

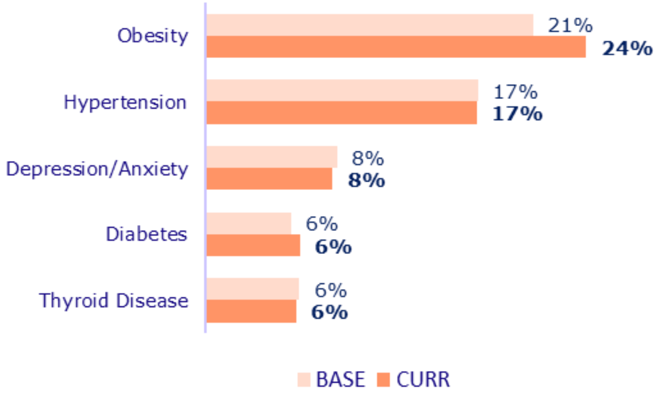
48% of total spend
Base 47%

Preventive Rates by Age - (Total Pop)



42% - Well Visit Rate (Base 41% | Norm 46%)
66% - Breast Cancer Screening (Base 47% | Norm 68%)
43% - Cervical Cancer Screening (Base 43% | Norm 57%)
37% - Colorectal Cancer Screening (Base 34% |Norm 49%)

Top Chronic Conditions



Program Engagement

Cigna One Guide- 61% of eligible utilizers accessed One Guide, 52% digitally, and 29% with a personal guide. Slightly lower than base year, but higher than the norm.

Virtual Care– 16% of membership utilized virtual care during the current period, and 43% of members who utilized this modality, had more than 1 visit annually.

Gaps in Care: 15% of membership received a Gap in Care Mailer (377 members) reminders to close gaps in care- primarily for Diabetes, Hypertension, and CAD conditions. 79% overall Gaps In Care Rule Compliance rate (82% Base, 79% Norm)

Pharmacy Overview

Overall Pharmacy Trend — **12.3% ↑** — **$2,474 PMPY** / $2,655 (Norm)

Inflation	Utilization	Drug Mix
1.3% ↑	-0.8% ↓	11.7% ↑

Specialty Pharmacy

$1,477 PMPY / $1,249 (Norm) — **15.2% ↑**

Non-Specialty Pharmacy

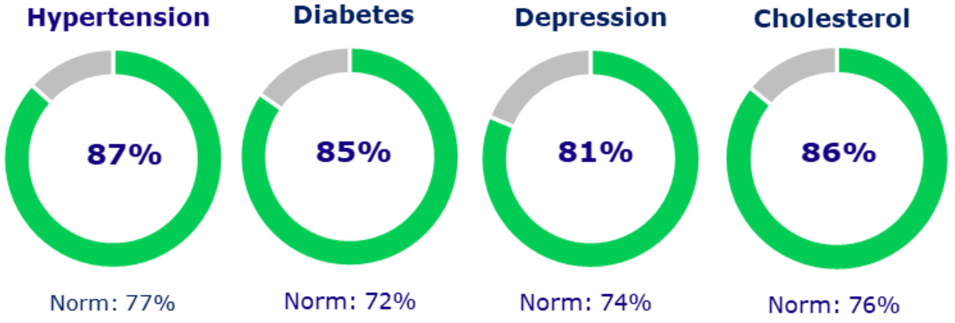
$997 PMPY / $1,405 (Norm) — **8.1% ↑**

GLP-1 Summary (Covered for Type-2 Diabetes)

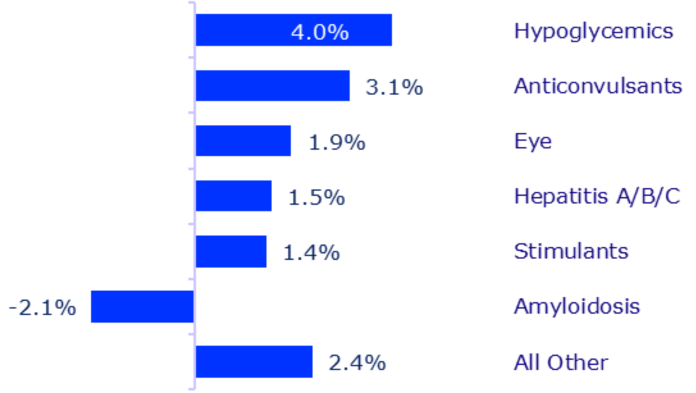
Key Indicators	Base	Current	Trend
GLP-1 Utilizers	72	86	19%
GLP-1 Average Monthly $	$859	$909	6%
GLP-1 Plan Spend	$532,005	$752,937	42%
GLP-1 Spend % of Rx	9.5%	12.3%	

The top 3 GLP-1 drugs (Mounjaro, Ozempic, Trulicity) account for 97% of the total GLP-1 spend

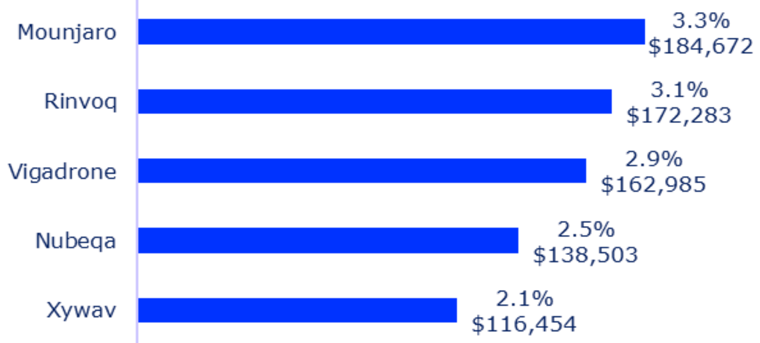
Key Condition Medication Adherence



Top Trend Contributors by Therapeutic Class



Top 5 Drugs - by spend increase (Rx trend contribution %)



Pharmacy program savings

Utilization Management - Reviews access and safe use of medications
Savings: $900,382

RationalMed - Sends alerts to providers to notify of potential gaps in care and medication-related issues
Savings: $6,194

SaveonSP - Maximizes specialty copay assistance from drug manufacturers reducing customer & client costs.
Savings: $27,568

Patient Assurance Program - Lowers the customer cost of eligible diabetes medications to $25 per 30-day supply.
Savings: $117,531

SafeGuardRx – Value based program that provides new therapy discontinuation credits and targeted outreach.
Savings: $4,881

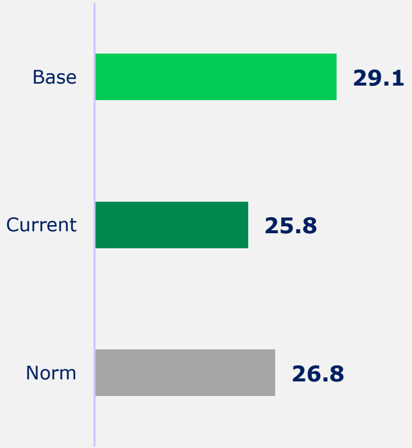
Out of Pocket Adjuster – Saves the plan money by removing manufacturer-paid copay assistance from applying to deductible and out-pocket maximums.
Savings: $71,672

Catastrophic Summary

Simplifying complex health challenges is our specialty.

Nurses work with customers, providers and families to help ensure customers are informed on treatments throughout their journey

Catastrophic Claimants per K



Total plan spend was **$10.1M**

46% of Total Spend

Base 47%

Norm 41%

Catastrophic claim threshold:

$50,000

Overview

64 claimants (Base: 74)

- Average Age: 43
- 52% male
- 32 Employees, 16 Spouses, 16 Dependents
- 12 were new enrollees on the plan
- 4 are no longer enrolled on the plan
- 25 were catastrophic in the base period

Conditions

83% have a chronic condition

- Top chronic conditions were Hypertension, Obesity, Psychoses/Neurotic Disorders
- 67% have 2+ chronic conditions
- 63% are receiving behavioral care
- Neoplasms was the highest diagnostic category by spend (10 individuals)
- #2 Gastrointestinal (Including Mouth) (11 individuals)

Costs

$158K average cost per individual

(Base: $129K, Norm: $130K)

- Top individual was $804K
- 29 exceeded the catastrophic threshold based on medication related spend
- Specialty medications (both medical and pharmacy) made up 41% of the total catastrophic claims cost

Engagement

69% overall engagement rate

- 86% Gaps in Care compliance rate
- 96% medication adherence

Care Management

Our Case Management team - nurses, doctors, health coaches, pharmacists and other staff, all are trained compassionate specialists ready to assist your employees and families in accessing medical, wellness or mental health services – and addressing barriers to care.

Data Driven – real time integrated data analytics that identify the largest number of chronic and acute customers at the right time to meaningfully impact treatment

Personalized – support that proactively reaches out to customers, educates them to utilize the most cost-effective solutions and when appropriate creates a care plan to guide them to the best possible outcomes

Superior Customer Experiences – highly specialized clinical team collaborates to bring a single holistic experience to our customers

Specialty Pharmacy

Specialty Medication Summary

	Base	Current	Trend	Norm
Pharmacy Specialty Rx	$1,282	$1,477	15.2%	$1,249
Medical SRx (HCP/Home Infusion)	$327	$136	-58.4%	$317
Medical SRx (OP/IP Facility)	$182	$361	98.4%	$234
Total Specialty Rx	$1,791	$1,975	10.2%	$1,800

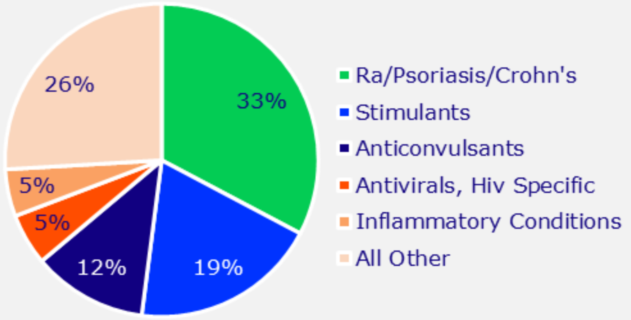
27% of Medical Specialty Spend was at a lower-cost home/office setting

31 members had **51** interactions with the **Accredo Therapeutic Resource Center** to assist with management of their specialty medications

Top 10 Specialty Drugs by Spend

Rank				Members		Scripts		Spend	
Base	**Current**	**Drug Name**	**Condition**	**Base**	**Current**	**Base**	**Current**	**Base**	**Current**
6	1	KEYTRUDA (Med SRx)	Cancer	2	1	11	15	$211,192	$542,232
1	2	STELARA (SRx)	Ra/Psoriasis/Crohn's	5	4	50	38	$594,875	$513,782
4	3	VIGADRONE (SRx)	Anticonvulsants	2	2	14	24	$271,118	$434,103
3	4	XYWAV (SRx)	Stimulants	2	2	16	20	$282,461	$398,914
25	5	RINVOQ (SRx)	Ra/Psoriasis/Crohn's	2	4	8	38	$45,904	$218,187
7	6	WAKIX (SRx)	Stimulants	1	1	14	11	$202,956	$167,947
14	7	GENOTROPIN (SRx)	Growth Hormone Deficiency	5	4	20	37	$105,665	$158,299
-	8	NUBEQA (SRx)	Cancer	0	1	0	13	0	$138,503
-	9	NEULASTA (Med SRx)	Neutropenia	0	2	0	8	0	$122,252
17	10	ENBREL SURECLICK (SRx)	Ra/Psoriasis/Crohn's	2	2	14	17	$79,716	$116,526

Pharmacy Specialty Spend



Medical Specialty Rx Spend